ECCLESIA LAW

Private Ecclesiastical Counsel
United States & International

RECOUPMENT OF ABANDONED CREDIT

FROM BANKRUPT ESTATES

January 25, 2026

Subject: Fiduciary Recoupment of Abandoned Credit via Asset Fortress Protocol

Parties: International Grantor Trust (Grantor/HDC) vs. Official Receiver/Bankruptcy Trustee (Nominee)

Technical Basis: IRS Publication 1212, UCC § 8-105/115, and the 945 Tax Module.

I. WHAT IT IS: THE NATURE OF THE ABANDONED CREDIT

The **Clifford Protocol** is a technical fiduciary enforcement mechanism designed to identify and recoup "abandoned credit" held by nominees, this includes nominees for a bankrupt estate.

- **Abandoned Credit Definition:** In the context of Ecclesia Law, this refers to credit generated by the "signature energy" (labour, contract creation, or remuneration) of a living soul that has been captured by public nominees.
- **The Bankruptcy Estate as a Holding Tank:** When a bankruptcy is initiated, the Official Receiver or Trustee captures these credits. However, because the true owner (the Grantor) often remains "silent," these credits are misreported as abandoned property or public assets.
- **The Nominee Status of the Trustee:** Under this protocol, the Bankruptcy Trustee and Official Receiver are legally identified as **"nominees"** and **"middlemen"** rather than owners. Their role is limited to being withholding agents for the **945 Master Record**.
- **Asset Fortress Protocol:** This is the final state of jurisdictional perfection where recouped credits are moved from the public nominee ledgers to a private, protected ledger within an International Grantor Trust, severing all agency links to the debtor estate.

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II. HOW IT WORKS: THE TECHNICAL ENFORCEMENT PHASE

The recoupment process follows a precise sequence of administrative and commercial filings to "reverse the silence" of the Grantor.

1. Establishment of the 98-Series International Grantor Trust (IGT)

The living soul establishes an IGT and obtains a separate EIN. This creates a "Jurisdictional Wall" that severs the agency link between the soul and the "all-caps" debtor's name used in the bankruptcy proceedings.

2. Corrective Nominee Filings (IRS Publication 1212)

Pursuant to **IRS Publication 1212**, the Trust files corrective forms (typically **Form 1099-OID**).

- **Ledger Identification:** This filing targets the **Bankruptcy Trustee's (Official Receiver) 945 Master Record**, which contains the "negative numbers" (credits) generated by the estate's underlying securitized assets.

3. Notice of Adverse Claim (UCC § 8-105)

The Grantor serves a formal **Notice of Adverse Claim** on the Official Receiver.

- **Assertion of Ownership:** This asserts a superior beneficial interest in the original promissory notes and all derivatives held by the bankruptcy estate.
- **Stripping Immunity:** Under **UCC § 8-115**, once the Receiver is served with this notice, they lose their "shield" of immunity. They become personally liable for the **criminal conversion of a financial asset** if they continue to distribute the credit to third-party "creditors".

4. The 810 Code Algorithm Reconciliation

The IRS utilizes the **810 Code Algorithm** to perform a mathematical verification of the claim. It checks the Trustee's 945 module for sufficient credits and, upon verification, moves those credits to the Trust's private ledger for recoupment.

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III. WHY IT WORKS: THE FIDUCIARY FOUNDATIONS

The protocol succeeds because it operates on "Black Letter Law" and regulatory mandates that the bankruptcy court cannot easily ignore.

- **Holder in Due Course (HDC) Standing:** By perfecting the IRS record, the Grantor establishes themselves as the **True Creditor** and HDC. A nominee (the Trustee) cannot legally withhold property from a perfected HDC who has provided the correct administrative record.
- **Fraud on the Court (Lazarus Doctrine):** If a Trustee proceeds with an asset distribution while suppressing the HDC's adverse claim or the corrected fiscal record, they commit **Fraud on the Court**. Under ***Lazarus Estates v Beasley [1956]***, such fraud "vitiates everything," rendering the bankruptcy orders a nullity.
- **Fresh Evidence Rule (Ladd v Marshall):** The accepted IRS 1099-OID transcript constitutes **"fresh administrative evidence"** that was not adjudicated during the initial bankruptcy filing. Under ***Ladd v Marshall [1954]***, the court is required to hear this new evidence as it fundamentally changes the standing of the parties.
- **Regulatory Escalation (The "Poison Pill"):** The protocol is backed by the threat of **FinCEN Form 111 (SAR)** filings and claims against the Trustee's **Fiduciary Bond**. This forces the Trustee into a "Procedural Deadlock" where granting the stay/recoupment is the only safe option to avoid personal liability.

SUMMARY FOR THE OFFICIAL RECORD

By transitioning the matter into a complex **fiduciary accounting** matter, the true creditor (living man/woman) recoups the abandoned credit received by the Official Receiver in a bankruptcy od the birth certificate construct entity, the debtor. Recoupments received outside the bankruptcy via the **Asset Fortress Protocol private treasury**.

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